

In re:  
Robert Kevin Edinger  
Kaitlyn Elizabeth Edinger  
Debtors

Case No. 19-12414-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Jun 21, 2024

User: admin  
Form ID: 138OBJ

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Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Robert Kevin Edinger, Kaitlyn Elizabeth Edinger, 17 E. Laurel Ave., Pen Argyl, PA 18072-1101
14307755	+ BB&T, P.O. Box 547, Boyertown, PA 19512-0547
14307765	+ First Commonwealth FCU, 257 Brodhead Rd, Bethlehem, PA 18017-8938
14307767	+ Health Network Laboratories, PO Box 90549, 1000 Postal Road, Allentown, PA 18109-4300
14307768	InHome Oxygen & Medical Supplies, Inc., 103 Lancaster Ave., Reading, PA 19611-1622
14307770	+ Lehigh Valley Health Network, P.O. Box 4120, Allentown, PA 18105-4120
14310782	+ Quicken Loans, Inc., c/o Kevin G. McDonald, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14832305	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14307784	+ Zachary Zawarski, Esq., 3001 Easton Avenue, Bethlehem, PA 18017-4207

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Jun 22 2024 07:08:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Jun 22 2024 07:08:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14340921	Email/Text: bnc@atlasacq.com	Jun 22 2024 07:08:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
14552112	Email/Text: bnc@atlasacq.com	Jun 22 2024 07:08:00	Atlas Acquisitions LLC., 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14307752	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 22 2024 07:10:15	Affirm Inc, PO Box 720, San Francisco, CA 94104-0720
14337489	Email/PDF: bncnotices@becket-lee.com	Jun 22 2024 07:10:16	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14307753	+ Email/PDF: bncnotices@becket-lee.com	Jun 22 2024 07:10:19	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14358881	Email/Text: bankruptcy@bbandt.com	Jun 22 2024 07:08:00	BB&T, Mail Code 100-50-01-50, PO BOX 1847, Wilson NC 27893
14307754	+ Email/Text: BarclaysBankDelaware@tsico.com	Jun 22 2024 07:08:00	Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
14307756	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 22 2024 07:10:22	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14311030	+ Email/PDF: ebn_ais@aisinfo.com	Jun 22 2024 07:10:16	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14340672	Email/PDF: bncnotices@becket-lee.com	Jun 22 2024 07:10:22	Capital One, N.A., c/o Becket and Lee LLP, PO

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			Box 3001, Malvern PA 19355-0701
14326034	+ Email/Text: RASEBN@raslg.com	Jun 22 2024 07:08:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14323385	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jun 22 2024 07:08:00	Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison Texas 75001-9013
14347092	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 22 2024 07:10:22	Citibank, N.A, 6716 Grade Lane Blg 9, Suite 910-PY Dept, Louisville KY 40213-3410
14346681	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 22 2024 07:10:19	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14307758	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 22 2024 07:10:16	Citibank, NA, PO Box 6077, Sioux Falls, SD 57117-6077
14307759	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 22 2024 07:10:22	Citibank/Best Buy, Attn: Bankruptcy, PO Box 790441, St. Louis, MO 63179-0441
14307760	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 22 2024 07:08:00	Comenity Bank/Buckle, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14307761	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 22 2024 07:08:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14307762	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 22 2024 07:08:00	Comenity Capital/Boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14307763	+ Email/PDF: creditonebknofications@resurgent.com	Jun 22 2024 07:10:18	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14307764	Email/Text: mrdiscen@discover.com	Jun 22 2024 07:08:00	Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
14307783	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 22 2024 07:10:22	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040
14346295	Email/Text: bnc-quantum@quantum3group.com	Jun 22 2024 07:08:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14311073	Email/Text: mrdiscen@discover.com	Jun 22 2024 07:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14317571	Email/Text: bankruptcy@firstpointcollectionresources.com	Jun 22 2024 07:08:00	FirstPoint Collection Resources, Inc., 225 Commerce Place, PO Box 26140, Greensboro, NC 27402-6140
14307766	+ Email/Text: crdept@na.firstsource.com	Jun 22 2024 07:08:00	Firstsource Advantage LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
14307757	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 22 2024 07:10:22	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850
14307769	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 22 2024 07:08:00	Kohls/Capital One, PO Box 3120, Milwaukee, WI 53201-3120
14343434	Email/PDF: resurgentbknofications@resurgent.com	Jun 22 2024 07:10:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14307772	^ MEBN	Jun 22 2024 07:04:41	MRS BPO, LLC, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
14307771	+ Email/Text: Mercury@ebn.phinsolutions.com	Jun 22 2024 07:08:00	Mercury/FBT, Attn: Bankruptcy, PO Box 84064, Columbus, GA 31908-4064
14345170	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 22 2024 07:08:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14307774	Email/Text: Bankruptcy.Notices@pnc.com	Jun 22 2024 07:08:00	PNC Bank, Attn: Bankruptcy Department, PO Box 94982: Mailstop BR-YB58-01-5, Cleveland, OH 44101

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14344733	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 22 2024 07:10:22	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14307776	+ Email/Text: bankruptcynotices@psecu.com	Jun 22 2024 07:08:00	PSECU, Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013
14307773	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 22 2024 07:10:23	PayPal Credit, P.O. Box 5138, Timonium, MD 21094-5138
14307775	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 22 2024 07:10:18	Portfolio Recovery, PO Box 41021, Norfolk, VA 23541-1021
14342383	Email/Text: bnc-quantum@quantum3group.com	Jun 22 2024 07:08:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14342384	Email/Text: bnc-quantum@quantum3group.com	Jun 22 2024 07:08:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14307777	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 22 2024 07:08:00	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
14327923	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 22 2024 07:08:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14307778	+ Email/Text: ngisupport@radiusgs.com	Jun 22 2024 07:08:00	Radius Global Solutions LLC, PO Box 357, Ramsey, NJ 07446-0357
14307779	^ MEBN	Jun 22 2024 07:04:43	Raymour & Flannigan, PO Box 130, Liverpool, NY 13088-0130
14832305	^ MEBN	Jun 22 2024 07:05:08	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14832300	Email/PDF: ebn_ais@aisinfo.com	Jun 22 2024 07:10:16	Synchrony Bank by AIS InfoSource, LP as agent, PO BOX 4457, Houston TX 77210-4457
14308424	+ Email/PDF: ebn_ais@aisinfo.com	Jun 22 2024 07:10:16	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
14307780	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 22 2024 07:10:19	Synchrony Bank/Sam's Club, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14307781	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 22 2024 07:10:22	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14307782	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 22 2024 07:10:16	Synchrony Bank/Toys R Us, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 51

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14337490	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14337491	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14340716	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14326235	*+	Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison Texas 75001-9013
14832298	*+	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14345182	*+	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2024 at the address(es) listed below:

Name	Email Address
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DENISE ELIZABETH CARLON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com
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DENISE ELIZABETH CARLON	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
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KEVIN G. MCDONALD	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
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SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
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Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
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United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
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ZACHARY ZAWARSKI	on behalf of Joint Debtor Kaitlyn Elizabeth Edinger zzawarski@zawarskilaw.com
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ZACHARY ZAWARSKI	on behalf of Debtor Robert Kevin Edinger zzawarski@zawarskilaw.com
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TOTAL: 8

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Robert Kevin Edinger and Kaitlyn  
Elizabeth Edinger

Debtor(s)

Case No: 19-12414-pmm

Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 6/21/24